

United States Bankruptcy Court  
Western District of Washington

In re:  
James Paul Simpson  
Thi Ngoc Nhu Vuong  
Debtors

Case No. 23-41766-MJH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0981-3  
Date Rcvd: Oct 16, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ James Paul Simpson, Thi Ngoc Nhu Vuong, 1309 Fern St. S.W. #N 201, Olympia, WA 98502-1004
957209190	+ BECU Recovery Dept, PO Box 97050 MS1049-1, Seattle, WA 98124-9750
957209192	+ BILT CREDIT CARD, 300 BOND ST, Brooklyn, NY 11231-5013
957209200	+ CLEAR AIR LENDING, 10801 MASTIN BLVD, SUITE 1000, Overland Park, KS 66210-1697
957209203	+ FINEDAY FUNDS, PO BOX 547, Keshena, WI 54135-0547
957209204	+ GRAY FOX LENDING, PO BOX 129, Fort Bidwell, CA 96112-0129
957209208	LOAN AT LAST, PO BOX 193, LAC DU FLAMBE, WI 54358
957209210	Multicare Health System, Patient Accounts, PO Box 34616, Seattle, WA 98124-1616
957209214	PROSPER LENDING, 2221 MAIN ST, San Francisco, CA 94105
957209217	++ W6LS INC, ATTN WITHU LOANS, 10600 S PENNSYLVANIA AVE STE 16 #828, OKLAHOMA CITY OK 73170-4257 address filed with court., WITHULOANS, 10600 S Pennsylvania Ave, Suite 16, Oklahoma City, OK 73170

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stopdebt@gmail.com	Oct 16 2023 23:35:00	Ellen Ann Brown, Brown and Seelye, PO BOX 951090, South Jordan, UT 84095
tr	+ EDI: BMWALDRON.COM	Oct 17 2023 03:39:00	Mark D Waldron, Mark Waldron, Chapter 7 Panel Trustee, 6824 19th St. W., Pmb 250, University Place, WA 98466-5528
smg	EDI: WADEPREV.COM	Oct 17 2023 03:39:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust	+ Email/Text: USTPREGION18.SE.ECF@USDOJ.GOV	Oct 16 2023 23:35:00	United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438
957209189	+ Email/PDF: bncnotices@becket-lee.com	Oct 16 2023 23:47:19	American Express, PO Box 981535, El Paso, TX 79998-1535
957209191	Email/Text: bankruptcy@bigpictureloans.com	Oct 16 2023 23:35:00	BIG PICTURE LOANS, N5384 US HWY 45, SUITE 440, P.O. BOX 704, Watersmeet, MI 49969
957209199	+ EDI: CITICORP.COM	Oct 17 2023 03:39:00	CITI CARDS, BOX 6500, Sioux Falls, SD 57117-6500
957209193	+ Email/Text: bankruptcy@ccbankutah.com	Oct 16 2023 23:35:00	Capital Community Bank, 3280 n UNIVERSITY AVE, Provo, UT 84604-4405
957209194	+ Email/Text: bankruptcy@ccbankutah.com	Oct 16 2023 23:35:00	Capital Community Bank/BALANCE, 3280 n UNIVERSITY AVE, Provo, UT 84604-4405
957209195	+ EDI: CAPITALONE.COM	Oct 17 2023 03:39:00	Capital One, Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285

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957209197	+ Email/Text: bankruptcy.notifications@fisglobal.com	Oct 16 2023 23:35:00	Chexsystems, Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1595
957209198	+ EDI: CITICORP.COM	Oct 17 2023 03:39:00	Citi, PO BOX 6241, Sioux Falls, SD 57117-6241
957209201	Email/Text: bankruptcycourts@equifax.com	Oct 16 2023 23:35:00	Equifax, PO BOX 30272, Tampa, FL 33630
957209202	^ MEBN	Oct 16 2023 23:34:41	Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
957209205	^ MEBN	Oct 16 2023 23:34:41	Great Plains Lending, 1050 East 2nd St Box 500, Edmond, OK 73034-5313
957209206	+ EDI: IRS.COM	Oct 17 2023 03:39:00	Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346
957209196	EDI: JPMORGANCHASE	Oct 17 2023 03:39:00	Chase, Attn: Bcy Dept, PO BOX 15298, Wilmington, DE 19850
957209207	+ Email/Text: mail@ldf-holdings.com	Oct 16 2023 23:35:00	LENDUMO, PO BOX 542, Lac Du Flambeau, WI 54538-0542
957209209	^ MEBN	Oct 16 2023 23:34:50	MOBILOANS, PO BOX 1409, Marksville, LA 71351-1409
957209211	+ Email/Text: netcreditbnc@enova.com	Oct 16 2023 23:35:57	NET CREDIT, 175 JACKSON BLVD, SUITE 1000, Chicago, IL 60604-2863
957209212	+ Email/Text: opportunitynotices@gmail.com	Oct 16 2023 23:35:00	OPP LOANS/FINWISE, ONE PRUDENTIAL PLAZA, 130 E.RANDOLPH ST., Chicago, IL 60601-6209
957209213	^ MEBN	Oct 16 2023 23:34:45	POST LAKE LENDING, PO BOX 368, Crandon, WI 54520-0368
957209215	Email/Text: DASPUBREC@transunion.com	Oct 16 2023 23:35:00	Transunion, 555 West Adams St, Chicago, IL 60611
957209217	Email/Text: bankruptcy@withuloans.com	Oct 16 2023 23:35:00	WITHULOANS, 10600 S Pennsylvania Ave, Suite 16, Oklahoma City, OK 73170
957209216	EDI: WFFC2	Oct 17 2023 03:39:00	Wells Fargo, Bankruptcy Department, PO BOX 10438, Des Moines, IA 50306

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2023 at the address(es) listed below:

Name	Email Address
Ellen Ann Brown	on behalf of Debtor James Paul Simpson stopdebt@gmail.com ignbands@gmail.com;browner80299@notify.bestcase.com;BrownandSeelyePLLC@jubileebk.net
Mark D Waldron	Trustee@mwaldronlaw.com wa10@ecfcbis.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: James Paul Simpson Social Security number or ITIN: xxx-xx-1459  
 First Name Middle Name Last Name EIN: --\_-----

Debtor 2: Thi Ngoc Nhu Vuong Social Security number or ITIN: xxx-xx-1496  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----

United States Bankruptcy Court: Western District of Washington Date case filed for chapter: 7 10/14/23

Case number: 23-41766-MJH

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

08/21

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Paul Simpson	Thi Ngoc Nhu Vuong
2. All other names used in the last 8 years		
3. Address	1309 Fern St. S.W. #N 201 Olympia, WA 98502	1309 Fern St. S.W. #N 201 Olympia, WA 98502
4. Debtor's attorney Name and address	Ellen Ann Brown Brown and Seelye PO BOX 951090 South Jordan, UT 84095	Contact phone 888-873-1958 Email: <a href="mailto:stopdebt@gmail.com">stopdebt@gmail.com</a>
5. Bankruptcy trustee Name and address	Mark D Waldron Mark Waldron, Chapter 7 Panel Trustee 6824 19th St. W. Pmb 250 University Place, WA 98466	Contact phone 253-565-5800
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 253-882-3900 Date: 10/16/23

For more information, see page 2 &gt;

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 14, 2023 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  Telephonic Creditors Meeting Conference Line: 1-866-821-9887 Participant Code: 5100056
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 1/16/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

#### Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov) OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.